

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jodi Estelle Cable  
Debtor

Case No. 17-00457-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 318

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Apr 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2019.

db  
4881268 +Jodi Estelle Cable, 40 Cedar Avenue, Gettysburg, PA 17325-8530  
4891686 AES / PHEAA, PP Box 61047, Harrisburg, PA 17106  
4881270 +American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183  
4881272 +Belco Community Credit, 449 Eisenhower Blvd, Harrisburg, PA 17111-2301  
4886790 +CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
4881274 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026  
4881277 +Citizens One Auto Finance, 480 Jefferson Boulevard, Warwick, RI 02886-1359  
4887548 +First National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412  
4895608 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
4881284 +M&T Bank, PO BOX 1508, BUFFALO, NY 14240-1508  
4881285 +PayPal Credit, PO Box 5138, Timonium, MD 21094-5138  
# +Penn Credit, 916 South 14th Street, Harrisburg, PA 17104-3425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4881269 EDI: BANKAMER.COM Apr 24 2019 23:08:00 Bank of America, PO Box 982235,  
El Paso, TX 79998-2235  
4895229 E-mail/Text: rmcollections@belco.org Apr 24 2019 19:05:51 Belco Community Credit Union,  
449 Eisenhower Blvd, Harrisburg, PA 17111  
4918210 +E-mail/Text: bncmail@w-legal.com Apr 24 2019 19:06:07 COMENITY CAPITAL BANK,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4915827 EDI: BL-BECKET.COM Apr 24 2019 23:08:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
4919029 +E-mail/Text: bankruptcy@cavps.com Apr 24 2019 19:06:08 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4881273 +EDI: CITICORP.COM Apr 24 2019 23:08:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
4881275 +EDI: WFNNB.COM Apr 24 2019 23:08:00 Comenity Bank/ Value City Furniture, PO Box 182789,  
Columbus, OH 43218-2789  
4881276 EDI: DISCOVER.COM Apr 24 2019 23:08:00 Discover Financial Services, LLC, PO Box 15316,  
Wilmington, DE 19850  
4883577 EDI: DISCOVER.COM Apr 24 2019 23:08:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4999804 EDI: ECMC.COM Apr 24 2019 23:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
4999805 EDI: ECMC.COM Apr 24 2019 23:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408, ECMC,  
PO BOX 16408, St. Paul, MN 55116-0408  
4881278 EDI: CBSKOHL'S.COM Apr 24 2019 23:08:00 Kohl's / Capital One,  
N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
4881278 E-mail/Text: bncnotices@becket-lee.com Apr 24 2019 19:05:54 Kohl's / Capital One,  
N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
4928947 EDI: RESURGENT.COM Apr 24 2019 23:08:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4881279 E-mail/Text: camanagement@mtb.com Apr 24 2019 19:05:57 M&T Bank, 1 Fountain Plaza,  
Buffalo, NY 14203  
4896849 E-mail/Text: camanagement@mtb.com Apr 24 2019 19:05:57 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
4913336 +EDI: MID8.COM Apr 24 2019 23:08:00 Midland Funding, LLC,  
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,  
Warren, MI 48090-2011  
4931113 EDI: PRA.COM Apr 24 2019 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4908009 EDI: Q3G.COM Apr 24 2019 23:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
5109897 +E-mail/Text: bncmail@w-legal.com Apr 24 2019 19:06:07 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
5109898 +E-mail/Text: bncmail@w-legal.com Apr 24 2019 19:06:07 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,  
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132  
4881286 +EDI: RMSC.COM Apr 24 2019 23:08:00 Synchrony Bank / Amazon, PO Box 965015,  
Orlando, FL 32896-5015  
4881287 +EDI: RMSC.COM Apr 24 2019 23:08:00 Synchrony Bank / Lowe's, PO Box 956005,  
Orlando, FL 32896-0001  
4881288 +EDI: RMSC.COM Apr 24 2019 23:08:00 Synchrony Bank / TJMaxx, PO Box 965005,  
Orlando, FL 32896-5005  
4881289 +EDI: RMSC.COM Apr 24 2019 23:08:00 Synchrony Bank / Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
4881290 +EDI: RMSC.COM Apr 24 2019 23:08:00 Synchrony Bank / Wolf Furniture, PO Box 965036,  
Orlando, FL 32896-5036

TOTAL: 26

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 cr\* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,  
 Seattle, WA 98121-3132  
 4881271\* +Belco Community Credit, 449 Eisenhower Blvd, Harrisburg, PA 17111-2301  
 4881280\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203)  
 4881281\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203)  
 4881282\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203)  
 4881283\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203)  
 TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
 Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
 pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
 Paul Donald Murphy-Ahles on behalf of Debtor 1 Jodi Estelle Cable pmurphy@dplglaw.com,  
 kgreene@dplglaw.com  
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Jodi Estelle Cable**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0629**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00457-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jodi Estelle Cable

4/24/19**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**